

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Mats Jonsson
Carol Jonsson
Debtors

Case No. 12-06022-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 45

Date Rcvd: Dec 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2017.

db/jdb
4198585 +Mats Jonsson, Carol Jonsson, 412 Adams Place, South Abington Twp., PA 18411-1673
4231118 +Anders P. Nelson, M.D., P.O. Box 399, Chinchilla, Pennsylvania 18410-0399
4198588 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4198589 CitiMortgage, Inc., PO Box 6243, Sioux Falls SD 57117-6243
+Clin-Micro Immunology Center, LLC, 100 Abington Executive Park, Suite C,
Clarks Summit, PA 18411-2276
4198592 +Credit Collection Services (PO Box 9134,, Two Wells Ave., Newton, Maine 02459-3246
4680167 +Federal National Mortgage Association, P.O. Box 1047, Hartford, CT 06143-1047
4680168 +Federal National Mortgage Association, P.O. Box 1047, Hartford, CT 06143,
Federal National Mortgage Association, P.O. Box 1047, Hartford, CT 06143-1047
4225167 InSolve Recovery, LLC, c/o Capital Recovery Group,, 7144 E. Stetson Drive #410,
Scottsdale, AZ 85251-3275
4198597 +Kevin H. Olsen, M.D., F.A.C.C., 2603 Stafford Ave., Scranton, PA 18505-3608
4198599 +Kristin A. Paoli, DDS, LLC, 239 Northern Blvd., Ste. 3,
Clarks Summit, Pennsylvania 18411-9302
4198602 +LCA Collections, PO Box 2240, Burlington, CA 27216-2240
4198600 +Lab Corp, 13112 Evening Creek Drive S., San Diego, California 92128-4108
4198601 +Lackawanna County Tax Claim, 135 Jefferson Ave., Scranton, Pennsylvania 18503-1714
4198610 +Moses Taylor Hospital, 700 Quincy Ave., Attn: Karen Murphy, President,
Scranton, Pennsylvania 18510-1798
4198611 +Moses Taylor Hospital, 700 Quincy Avenue, Scranton, PA 18510, A,
Scranton, Pennsylvania 18510-1798
4198612 +Moses Taylor Hospital (700 Quincy Avenue, 700 Quincy Avenue, Scranton, PA 18510, A,
Scranton, PA 18510-1798
4198618 +Primemed, P.C., 5 Morgan Highway, Suite 6, Scranton, PA 18508-2641
4198616 +Primemed, P.C., 5 Morgan Hwy, Ste. 6, Attn: Collection Dept., Scranton, PA 18508-2641
4198617 +Primemed, P.C., 5 Morgna Highway, Suite 6, Scranton, PA 18508-2641
4198621 +Primemed, PC, 5 Morgan Highway, Suite 6, Scranton, PA 18508-2641
4198622 +Smart Tuition, PO Box 11731, Newark, NJ 07101-4731
4198623 +Sunoco (P.O. Box 6497, Sioux Falls, Sout, P.O. Box 6407,
Sioux Falls, South Dakota 57117-6407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
EDI: PHINAMERI.COM Dec 13 2017 18:53:00 AmeriCredit Financial Services, Inc.,
4000 Embarcadero Drive, Arlington, Texas 76014
4204307 EDI: PHINAMERI.COM Dec 13 2017 18:53:00 Americredit Financial Services, Inc.,
PO Box 183853, Arlington TX 76096
4230723 EDI: AIS.COM Dec 13 2017 18:53:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4198584 +EDI: RMCB.COM Dec 13 2017 18:53:00 American Medical Collection Agency,
4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
4242993 EDI: RESURGENT.COM Dec 13 2017 18:53:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of Laboratory, Corporation of America Holdings,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4198586 +EDI: ARSN.COM Dec 13 2017 18:53:00 Associated Recovery Systems, P.O. Box 469046,
Escondido, California 92046-9046
4198587 EDI: BANKAMER.COM Dec 13 2017 18:53:00 Bank of America, 4161 Piedmont Pkwy, NC4-105-02-51,
Greensboro, North Carolina 27410
4198594 +EDI: RMSC.COM Dec 13 2017 18:53:00 GECRB/Dick's Sporting Goods,
Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, Georgia 30076-9104
4198595 EDI: RMSC.COM Dec 13 2017 18:53:00 GECRB/Sam's Club,
Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, Georgia 30076
4198596 +EDI: PHINAMERI.COM Dec 13 2017 18:53:00 GM Financial, P.O. Box 183593,
Arlington, Texas 76096-3593
4275247 +EDI: IRS.COM Dec 13 2017 18:53:00 Internal Revenue Service, P O BOX 7346,
Philadelphia PA 19101-7346
4198598 EDI: CBSKOHLS.COM Dec 13 2017 18:53:00 Kohl's, P.O. Box 3043,
Milwaukee, Wisconsin 53201-3043
4198603 +EDI: LTDFINANCIAL.COM Dec 13 2017 18:53:00 LTD Financial Services,
7322 Southwest Fwy., Suite 1600, Houston, Texas 77074-2134
4198604 +EDI: RESURGENT.COM Dec 13 2017 18:53:00 LVNV Funding LLC, P.O. Box 10497,
Greenville, South Carolina 29603-0497
4205386 E-mail/Text: camanagement@mtb.com Dec 13 2017 18:57:52 M & T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221
4198606 E-mail/Text: camanagement@mtb.com Dec 13 2017 18:57:52 M & T Bank, 1 Fountain Plz,
Buffalo, New York 14203
4198607 +EDI: MID8.COM Dec 13 2017 18:53:00 Midland Credit Management, 8875 Aero Dr.,
San Diego, California 92123-2255
4198608 +EDI: MID8.COM Dec 13 2017 18:53:00 Midland Funding, LLC, 8875 Aero Drive,
San Diego, California 92123-2255
4198614 +E-mail/Text: egssupportservices@alorica.com Dec 13 2017 18:58:05 NCO Financial Systems,
507 Prudential Rd., Horsham, Pennsylvania 19044-2308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4198613 +E-mail/Text: Bankruptcies@nragroup.com Dec 13 2017 18:58:21 National Recovery Agency,
2491 Paxton St., Harrisburg, Pennsylvania 17111-1036
4269601 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 13 2017 18:57:59
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946
4198624 +EDI: VERIZONCOMB.COM Dec 13 2017 18:53:00 Verizon, 3900 Washington St.,
Wilmington, Delaware 19802-2125

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4198605* +LVNV Funding LLC, P.O. Box 10497, Greenville, South Carolina 29603-0497
4198619* +Primemed, P.C., 5 Morgan Hwy, Ste. 6, Attn: Collection Dept., Scranton, PA 18508-2641
4198620* +Primemed, P.C., 5 Morgan Hwy, Ste. 6, Attn: Collection Dept., Scranton, PA 18508-2641
4198591 ##+Community Medical Center, PO Box 941, Scranton, PA 18501-0941
4198590 ##+Community Medical Center, P.O. Box 941, Scranton, Pennsylvania 18501-0941
4198593 ##+Financial Asset Mgmt. System, P.O. Box 451409, Atlanta, Georgia 31145-9409
4198609 ##+Moses Taylor Hospital, Box 1270, Scranton, Pennsylvania 18501-1270
4198615 ##+Portnoff Law Associates, Ltd, 1000 Sandy Hill Road, Suite 150,
Norristown, Pennsylvania 19401-4181

TOTALS: 0, * 3, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Andrew Goldberg on behalf of Creditor Federal National Mortgage Association
Bkmail@rosicki.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor Federal National Mortgage Association
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Thomas I Puleo on behalf of Creditor Federal National Mortgage Association
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Plaintiff Thomas A. Vlachos tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 2 Carol Jonsson tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor 1 Mats Jonsson tullio.deluca@verizon.net
Tullio DeLuca on behalf of Plaintiff Jackie G. Vlachos tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 **Mats Jonsson**
First Name Middle Name Last Name
Debtor 2 **Carol Jonsson**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8201**
EIN --
Social Security number or ITIN **xxx-xx-1765**
EIN --

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-06022-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mats Jonsson
aka Mats O. Jonsson, aka MJ Tech Services

Carol Jonsson
aka Carol A. Jonsson, aka Carol Ferris, aka Carol A. Ferris

**By the
court:**



December 13, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.